

Electronic Privacy Policy

Effective Date: January 2023

We at Cincinnati Financial Corporation, and its [U.S. subsidiaries and affiliates](#) (collectively hereinafter “CFC”), understand that online privacy is important and want you to understand our online privacy practices. This Electronic Privacy Policy applies to your use of our websites (e.g., www.cinfin.com and blog.cinfin.com), and our apps for Apple iOS or Android, that post this policy (our “Resources”). It does not apply to any non-CFC website or online service that you may access via the Resources (e.g., by following a link on a CFC website to another site), or our privacy practices outside of the Resources.

Please note that, depending on your relationship with CFC, another CFC [Privacy Policy](#) may apply to you, such as with regard to your seeking and obtaining insurance products and services from us. In addition, for certain Resources, there may be additional notices about information practices and choices. Please read those additional privacy disclosures to understand how they apply to you.

California residents may refer to our [California Privacy Notice](#) for additional information, including California resident privacy rights.

By visiting or otherwise using the Resources, you agree to the Resources’ [Terms and Conditions](#) and consent to CFC’s data collection, use, and disclosure practices, and other activities as described in this Electronic Privacy Policy, and any additional privacy statements that may be posted on an applicable part of the Resources. If you do not agree and consent, please discontinue use of the Resources, and uninstall Resource downloads and applications.

1. Information We Collect and Use

A. Information That You Provide

We, and our vendors, may collect personal information directly from you, including your first and last name, email address, phone number, address, payment account information, Social Security number, gender, age, state of residence, zip code, and interests.

B. Information Collected Through Tracking Technologies

We, and our vendors, may collect information through the use of cookies, web beacons, location-identifying technologies, in-app tracking methods and other tracking technologies (“Tracking Technologies”). This information includes IP address, browser type, internet service provider, referring/exit pages, operating system, date/time stamps, interactions with the Resources or emails, and browsing and purchasing behavior. Tracking Technologies may be used for various purposes, such as to associate different devices you use and deliver relevant ads and/or other content to you on the Resources and certain other online properties.

For more information on Google Analytics and to exercise choices regarding the use of Google Analytics cookies or to download the Google Analytics Opt-Out Browser Add-on, go to <https://tools.google.com/dlpage/gaoptout>; for Adobe Analytics go to <http://www.adobe.com/privacy/opt-out.html>; and for Microsoft Advertising go to <https://privacy.microsoft.com/en-us/privacystatement>.

To opt out of certain interest-based advertising tracking technologies, visit the Digital Advertising Alliance’s <http://www.aboutads.info/choices/> and <http://www.aboutads.info/appchoices> and the Network Advertising Initiative’s <http://www.networkadvertising.org/choices/>. Please be aware that, even if you are able to opt out of certain kinds of interest-based advertising, you may continue to receive other types of ads. In addition, although your browser settings may allow you to transmit a “Do Not Track” signal to online services you visit, currently the Resources are not configured to respond to “Do Not Track” signals.

C. How We Use Information Collected

Subject to the terms of any other applicable CFC [Privacy Policy](#), we may use information about you for any purposes not inconsistent with our statements under this Electronic Privacy Policy, or otherwise made by us in writing at the point of collection, and not prohibited by applicable law, including, without limitation, the following:

- Allow you to participate in the features we offer on the Resources;
- Facilitate, manage, personalize, and improve your online experience;
- Process your registration, manage your account and/or upload your user-generated content that you may post to the Resources ;
- Transact with you, provide services or information you request, respond to your comments, questions and requests, serve you content and/or advertising, and send you notices;
- Our marketing and other purposes;
- Improve the Resources and for any other internal business purposes;
- Fulfill other purposes disclosed at the time you provide personal information or otherwise where we are legally permitted or are required to do so; and
- Prevent and address fraud, breach of policies or terms, and threats or harm.

Access to pages on the Resources that contain content specific to agents, brokers and customers is password-protected and requires registration. As noted above, depending upon your relationship with us, you may receive other privacy notices from us providing additional detail about our privacy practices and your privacy rights in other contexts.

We and third parties may convert your personal information, as permitted by applicable law, into aggregate or deidentified information where we, or others, are unable to identify you.

We will store your personal information for no longer than is necessary for the performance of our obligations or to achieve the purposes for which the information was collected, or as may be required or permitted under applicable law.

2. Information We Disclose

Subject to the forgoing, we may share personal information for any purposes not inconsistent with this Electronic Privacy Policy (or to the extent applicable, any other applicable CFC [Privacy Policy](#)), or our written statements at the point of collection, and otherwise not prohibited by applicable law, including, without limitation:

- With our vendors, who may receive information in connection with their work on our behalf;
- To comply with the law, law enforcement or other legal process, and, where permitted, in response to a government request; and
- If we believe your actions are inconsistent with our terms of use, user agreements, applicable terms or policies, or to protect the rights, property, life, health, security and safety of CFC, the Resources or their users, or any third party.

In addition, we may share your personal information in connection with or during negotiations of any proposed or actual financing of our business, or merger, purchase, sale, joint venture, or any other type of acquisition or business combination of all or any portion of our assets, or transfer of all or a portion of our business to another company, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding.

3. EEOC Reporting

If you apply for a job through the Resources, in conjunction with laws and regulations enforced by the Equal Employment Opportunity Commission (“EEOC”) and similar state and local regulatory agencies, we may ask you to provide us with self-identifying information (such as veteran status, gender and ethnicity). Providing such self-identifying information is voluntary, but if you do provide us with such information, we may submit that information to the EEOC and similar state and local regulatory agencies or otherwise use or disclose it for business-related purposes, including, without limitation, responding to information requests, fulfilling regulatory reporting requirements and defending against employment-related complaints.

4. Choices Regarding Your Information

A. Mobile Apps

With respect to our mobile apps, you can stop all collection of data generated by use of the app by uninstalling the app. Also, you may be able to exercise specific privacy choices, such as enabling or disabling certain features (e.g., location-based services, push notifications, accessing calendar/contacts/photos, etc.), by adjusting the permissions in your mobile device and/or the app’s settings.

B. Communications

You can opt out of receiving promotional email communications from us at any time by following the instructions provided in emails to click on the unsubscribe link, or if available by changing your communication preferences by logging in to your account, and for app push notifications you can turn off push notifications on the settings of your device and/or the app, as applicable. Please note that your opt-out selection is limited to the email address used and will not affect subsequent subscriptions. If you opt-out of only certain communications, other subscription communications may continue. Even if you opt out of receiving promotional communications, CFC may, subject to applicable law, continue to send you non-promotional communications, such as those about your account, transactions, servicing, or CFC’s ongoing business relations.

C. Accessing or Changing Personal Information

We may provide webpages or other mechanisms allowing you to delete, correct, or update some of the personal information, and potentially certain other information about you (e.g., profile and account information). We will make good faith efforts to make requested changes in CFC’s then-active databases as soon as practicable, but it is not always possible to completely change, remove or delete all of your information or public postings from CFC’s databases and residual and/or cached data may remain archived thereafter. Further, we reserve the right to retain data (a) as required by applicable law; and (b) for so long as reasonably necessary to fulfill the purposes for which the data is retained except to the extent prohibited by applicable law.

D. Matched List Ads

In addition, we may serve ads on third-party services that are targeted to reach people on those services that are also identified on one of more of our data bases (“Matched List Ads”). This is done by using Tracking Technologies or by matching common factors between our data bases and the data bases of the third-party services. For instance, we may use such ad services offered by Facebook or Twitter and other third-party services. Refer to the third-party service on which you are seeing ads for instructions on how to opt out of Matched List Ads. We are not responsible for these third-party services.

5. Third-Party Services and Hyperlinks

The Resources may include hyperlinks to, or include on or in connection with, the Resources (e.g., plug-ins), websites, locations, platforms, applications or services operated by third parties.

Certain functionalities on the Resources may permit interactions that you initiate between the Resources and certain third-party services, such as third-party social networks. For example, enabling you to send content such as contacts and photos between the Resources and a third-party service; “liking” or “sharing” our content; and to otherwise connect the Resources to a third-party service (e.g., to pull or push information to or from the Resources). If you connect to a third-party service, information you post or provide access to may be publicly displayed on the Resources or by the third-party service that you use. Similarly, if you post information on a third-party service that references the Resources (e.g., by using a hashtag associated with our name in a tweet or status update), your post may be used on or in connection with the Resources or otherwise by us. Also, both we and the third party may have access to certain information about you and your use of the Resources and any third-party service. We may use Google Maps APIs, which may collect geolocation data, subject to [Google's Privacy Policy](#).

The information collected, stored, and shared by third parties remains subject to their privacy policies and practices, including whether they continue to share information with us, the types of information shared, and your choices on what is visible to others on third-party services. We are not responsible for, and make no representations regarding, the policies or business practices of any third parties.

6. Data Security

CFC takes reasonable measures, consistent with applicable law, to protect personal information from loss, theft, misuse and unauthorized access, disclosure, alteration, and destruction. Nevertheless, transmission via the internet and online digital storage are not completely secure, and we do not guarantee the security of your information collected through the Resources.

7. International

Because the parent company for CFC is based in the U.S., the information we collect is governed by U.S. law. Cincinnati Global Underwriting Ltd., based in London, operates through Cincinnati Global Underwriting Agency Ltd., which is the Lloyd's managing agent for Cincinnati Global Syndicate 318. To read its privacy and cookie statements, please visit <https://cinfinglobal.com/>.

If you are accessing the Resources from outside of the U.S., please be aware that information collected through the Resources may be transferred to, processed, stored, and used in the U.S. Data protection laws in the U.S. may be different from those of your country of residence. Your use of the Resources or provision of any information therefore constitutes your consent to the transfer to and from, processing, usage, sharing, and storage of your information, including personal information, in the U.S. as set forth in this Electronic Privacy Policy.

8. Modifications

We reserve the right, at our discretion, to change, modify, add or remove portions of this policy from time to time. You can always find out about any such changes, and access the most current version of this Electronic Privacy Policy, by clicking “Privacy Policies” on the homepage of our websites.

9. Consent

By using our Resources, you signify your consent to this Electronic Privacy Policy. If you do not agree to this policy, please do not use the Resources.

10. Terms of Use and Disclaimers

Our Electronic Privacy Policy does not supersede the Terms of Use and Disclaimers found in the [Terms and Conditions](#) that govern your use of our Resources. Any conflict between the two shall be determined in favor of such Terms of Use and Disclaimers.

11. Contact Us

Direct questions or comments about the Electronic Privacy Policy to:
Cincinnati Financial Corporation
Attn: Regulatory & Compliance - Privacy
P.O. Box 145496
Cincinnati, Ohio 45250-5496
Phone: 888-744-2170 (toll free) or 513-603-5992
Email: privacy@cinfin.com

For more information about using our website, please view our [Terms and Conditions](#). For additional information on our privacy policies, please visit <https://www.cinfin.com/privacy-policy>.

© Cincinnati Financial Corporation 2023. All Rights Reserved.